

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Michelle L. Conboy**  
**dba The Lunchbox Express**  
*Debtor(s)*

Case No. 16-11099-TPA  
Chapter: 13

Federal Home Loan Mortgage Corporation,  
as Trustee for the benefit of the Freddie Mac  
Seasoned Loans  
Structured Transaction Trust, Series 2019-3  
*Movant,*

Related to Claim No. 4

v.  
Michelle L. Conboy  
dba The Lunchbox Express  
Ronda J. Winnecour, Esq., Trustee  
*Respondent.*


**ORDER**

**AND NOW**, this **The 3rd of March, 2021**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **Federal Home Loan Mortgage Corporation**, at Claim No. 4 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that, unless W.PA.LBR 3002-4(d) is applied in this case, **on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

**The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER**, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

In re:  
Michelle L. Conboy  
Debtor

Case No. 16-11099-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

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Date Rcvd: Mar 03, 2021

Form ID: 237

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db	+ Michelle L. Conboy, 4024 Calico Dr., Erie, PA 16506-4452

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com
Joseph Jasper Swartz	on behalf of Creditor Pa Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Michelle L. Conboy rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7